

**Information to identify the case:**

Debtor 1 **Pramod K Jain**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **District of New Jersey**  
Case number: **16-22229-JKS**

Social Security number or ITIN **xxx-xx-4635**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_  
Date case filed for chapter **7 6/24/16**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
1. Debtor's full name	Pramod K Jain	
2. All other names used in the last 8 years		
3. Address	22 Stone Tower Drive Alpine, NJ 07620	
4. Debtor's attorney	George M. Pangis Norgaard O'Boyle 184 Grand Ave Englewood, NJ 07631	Contact phone _____
5. Bankruptcy trustee	Benjamin A. Stanziale Jr. Stanziale & Stanziale 29 Northfield Avenue Suite 201 West Orange, NJ 07052	Contact phone (973) 731-9393

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 6/25/16
<b>7. Meeting of creditors</b>	<b>July 21, 2016 at 11:30 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 9/19/16</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Pramod K Jain  
DebtorCase No. 16-22229-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 309APage 1 of 1  
Total Noticed: 22

Date Rcvd: Jun 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2016.

db Pramod K Jain, 22 Stone Tower Drive, Alpine, NJ 07620  
 tr +Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 29 Northfield Avenue, Suite 201, West Orange, NJ 07052-5358  
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 516253384 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674)  
 516253385 Anita Jain, 22 Stone Tower Dr, Alpine, NJ 07620  
 516253387 Capital One/Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253  
 516253390 FNB Omaha, PO Box 3412, Omaha, NE 68103-0412  
 516253391 GE Commercial Finance, c/o Peretore & Peretore, 191 Woodport Rd, Sparta, NJ 07871-2607  
 516253392 Getman Biryla, 800 Rand Bldg 14 Lafayette Sq, Buffalo, NY 14203  
 516253393 Hillary Step Acquisition LLC, c/o Sills Cummis & Gross, PC, 1 Riverfront Plz, Newark, NJ 07102  
 516253394 LSF9 Master Participation Trust, c/o RAS Citron, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927  
 516253396 Pradip Jain, 22 Stone Tower Dr, Alpine, NJ 07620  
 516253397 RAS Citron, LLC, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927  
 516253398 +Rosenthal & Rosenthal Inc., c/o Michael Wenger, General Counsel, 1370 Broadway, New York, NY 10018-7399  
 516253399 State of NJ-Division of Taxation, Revenue Processing Center, PO Box 193, Trenton, NJ 08646-0193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: gpangis@norgaardfirm.com Jun 27 2016 21:53:38 George M. Pangis,  
 Norgaard O'Boyle, 184 Grand Ave, Englewood, NJ 07631  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 27 2016 21:53:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516253383 EDI: AMEREXPR.COM Jun 27 2016 21:53:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 516253386 EDI: CAPITALONE.COM Jun 27 2016 21:53:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 516253388 EDI: CITICORP.COM Jun 27 2016 21:53:00 Citicards CBN, 701 E 60th St N, Sioux Falls, SD 57104-0432  
 516253389 EDI: DISCOVER.COM Jun 27 2016 21:53:00 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316  
 516253395 E-mail/Text: camanagement@mtb.com Jun 27 2016 21:53:44 M&T Credit Services, LLC, 1 M and T Plz, Buffalo, NY 14203-2309

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2016 at the address(es) listed below:  
NONE.

TOTAL: 0